

State of Washington
Office of Insurance Commissioner
2003 Washington Market Share and Loss Ratio
Line of Business: Homeowners Multiple Peril

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire And Cas Co	25143	IL	\$168,205	18.51%	\$153,164	\$73,270	47.84%
2	Farmers Ins Co Of WA	21644	WA	\$109,124	12.01%	\$108,992	\$49,163	45.11%
3	Safeco Ins Co Of Amer	24740	WA	\$98,807	10.87%	\$94,864	\$37,012	39.02%
4	Allstate Ins Co	19232	IL	\$77,092	8.48%	\$79,590	\$32,420	40.73%
5	Pemco Mut Ins Co	24341	WA	\$61,110	6.72%	\$57,310	\$36,664	63.97%
6	Mutual Of Enumclaw Ins Co	14761	WA	\$33,509	3.69%	\$31,983	\$15,246	47.67%
7	United Services Auto Assoc	25941	TX	\$31,180	3.43%	\$29,711	\$14,412	48.51%
8	Allstate Ind Co	19240	IL	\$29,911	3.29%	\$23,056	\$9,781	42.42%
9	Foremost Signature Ins Co	41513	MI	\$24,515	2.70%	\$23,183	\$9,976	43.03%
10	USAA Cas Ins Co	25968	TX	\$17,978	1.98%	\$16,349	\$8,901	54.45%
11	Hartford Ins Co Of The Midwest	37478	IN	\$14,787	1.63%	\$15,044	\$7,971	52.98%
12	Vigilant Ins Co	20397	NY	\$13,176	1.45%	\$12,671	\$6,258	49.39%
13	Unigard Ind Co	25798	WA	\$13,130	1.44%	\$12,962	\$8,977	69.26%
14	Country Mut Ins Co	20990	IL	\$12,528	1.38%	\$11,534	\$3,945	34.21%
15	Metropolitan Property & Cas Ins Co	26298	RI	\$12,056	1.33%	\$11,160	\$3,937	35.28%
16	Grange Ins Assn	22101	WA	\$10,608	1.17%	\$10,371	\$6,236	60.14%
17	Standard Fire Ins Co	19070	CT	\$9,701	1.07%	\$9,417	\$4,133	43.89%
18	Glens Falls Ins Co	34622	DE	\$9,479	1.04%	\$11,816	\$8,850	74.90%
19	Foremost Ins Co	11185	MI	\$9,134	1.01%	\$7,478	\$2,114	28.27%
20	Unigard Ins Co	25747	WA	\$9,049	1.00%	\$8,861	\$4,108	46.36%
21	Liberty Mut Fire Ins Co	23035	MA	\$9,004	0.99%	\$8,043	\$5,029	62.41%
22	Depositors Ins Co	42587	IA	\$8,721	0.96%	\$7,745	\$5,093	65.76%
23	Farmers Ins Exch	21652	CA	\$8,463	0.93%	\$6,830	\$3,246	47.52%
24	North Pacific Ins Co	23892	OR	\$7,143	0.79%	\$7,023	\$2,093	29.81%
25	Nationwide Mut Fire Ins Co	23779	OH	\$6,919	0.76%	\$6,395	\$2,926	45.75%
26	Amica Mut Ins Co	19976	RI	\$5,349	0.59%	\$4,810	\$2,872	59.71%
27	American Automobile Ins Co	21849	MO	\$5,291	0.58%	\$4,648	\$3,381	72.74%
28	Property & Cas Ins Co Of Hartford	34690	IN	\$5,258	0.58%	\$4,032	\$2,189	54.29%
29	Amco Ins Co	19100	IA	\$4,617	0.51%	\$3,954	\$2,736	69.19%
30	American Commerce Ins Co	19941	OH	\$4,554	0.50%	\$3,862	\$1,180	30.55%
31	Foremost Property & Cas Ins Co	11800	MI	\$3,882	0.43%	\$3,671	\$1,720	46.87%
32	Amex Assur Co	27928	IL	\$3,878	0.43%	\$3,276	\$2,133	65.09%
33	Encompass Ins Co Of America	10071	IL	\$3,066	0.34%	\$443	\$45	10.27%
34	Oregon Mut Ins Co	14907	OR	\$3,019	0.33%	\$3,090	\$1,757	56.86%
35	Rocky Mountain Fire & Cas Co	22128	WA	\$2,802	0.31%	\$2,781	\$1,458	52.41%
36	National Merit Ins Co	39004	WA	\$2,794	0.31%	\$2,552	\$1,324	51.89%
37	General Ins Co Of Amer	24732	WA	\$2,654	0.29%	\$4,413	\$838	18.99%
38	Farmers Home Mut Ins Co	13846	MN	\$2,563	0.28%	\$2,190	\$1,926	87.94%
39	Federal Ins Co	20281	IN	\$2,510	0.28%	\$2,132	\$696	32.66%
40	American Intl Ins Co	32220	NY	\$2,419	0.27%	\$1,906	\$1,079	56.59%
All 138 Other Companies				\$48,844	5.37%	\$49,442	\$28,574	57.79%
Totals (Loss Ratio is average)				\$908,832	100.00%	\$862,755	\$415,661	48.18%

(1)Excluding all Loss Adjustment Expenses (LAE)